

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: :
LUISANNA POLANCO ESPINAL : CASE NO. 5-17-04105
: :
Debtor : CHAPTER 13

TOYOTA MOTOR CREDIT :
CORPORATION :

Movant, :
vs. :

LUISANNA POLANCO ESPINAL :
Respondents. :

DEBTOR'S ANSWER TO MOTION FOR RELIEF FROM
AUTOMATIC STAY UNDER SECTION 362

AND NOW COMES, Luisanna Polanco Espinal, and files an Answer to Toyota Motor Credit Corporation's Motion for Relief From the Automatic Stay:

1. Luisanna Polanco Espinal, (hereinafter the "Debtor") filed a Chapter 13 bankruptcy proceeding with the U.S. Bankruptcy Court for the Middle District of Pennsylvania.
2. Charles J. DeHart, III, Esq. was appointed the Chapter 13 Trustee.
3. Under the Chapter 13 Plan, Debtor was to make regular monthly payments to the Movant outside of the Plan.
4. Movant alleges that Debtor has failed to make monthly car loan payments.
5. Debtor's Counsel is in the process of contacting the Debtor to ascertain if the payments have been made or if the Debtor is in possession of funds needed to bring the account current.
6. In the event there are arrears, the Debtor wishes to enter into a Stipulation to cure the arrears by including them in an amended Plan, or in the alternative over a six month period.

7. Movant is not entitled to relief from the automatic stay as there is equity in the property encumbered by Movant's security interest, arrearage amount due has been paid or shall be paid through the Chapter 13 Plan, and, therefore, the Movant is adequately protected.

WHEREFORE, the Debtor respectfully requests that Movant's Motion for Relief from the Automatic Stay be denied.

Respectfully submitted,

Date: October 31, 2019

/s/Tullio DeLuca
Tullio DeLuca, Esquire
PA ID# 59887
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CERTIFICATE OF SERVICE

The undersigned hereby certifies that on October 31, 2019, he caused a true and correct copy of
Debtor's Answer to Toyota Motor Credit Corporation's Motion for Relief from the Automatic Stay to
be served via electronic filing to the CM/ECF participant at the following:

Charles J. DeHart, III, Esq. at dehartstaff@ramapo.com

James C. Warmbrodt, Esq. at jwarmbrodt@kmlawgroup.com

Date: October 31, 2019

/s/Tullio DeLuca
Tullio DeLuca, Esq.